

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KRYSTAL O SMITH

Debtor(s)

Case No. 15-38035

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/09/2015.
- 2) The plan was confirmed on 02/16/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/28/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/14/2017.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,750.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,750.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,328.71
Court Costs	\$0.00
Trustee Expenses & Compensation	\$81.96
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,410.67

Attorney fees paid and disclosed by debtor: \$620.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS FINANCIAL CHOICE	Unsecured	800.00	867.38	867.38	0.00	0.00
ASCENSION SERVICES LP	Unsecured	1,622.90	1,622.90	1,622.90	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	241.59	241.59	0.00	0.00
BANK OF AMERICA	Unsecured	311.00	NA	NA	0.00	0.00
BARNES AUTO GROUP	Unsecured	3,182.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	649.00	NA	NA	0.00	0.00
CHASE	Unsecured	240.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	15,475.00	15,768.82	15,768.82	0.00	0.00
CITY OF EVANSTON	Unsecured	70.00	NA	NA	0.00	0.00
CMRE FINANCIAL SERVICES	Unsecured	298.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	300.00	NA	NA	0.00	0.00
COOK BROTHERS	Unsecured	728.00	NA	NA	0.00	0.00
GFC LENDING	Unsecured	2,513.18	NA	NA	0.00	0.00
GFC LENDING	Secured	2,150.00	4,702.28	4,663.18	119.44	219.89
INTERNAL REVENUE SERVICE	Priority	583.58	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,111.12	NA	NA	0.00	0.00
MARSHALL FIELD APARTMENTS	Unsecured	160.65	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	502.00	NA	NA	0.00	0.00
OLD NAVY	Unsecured	241.00	NA	NA	0.00	0.00
Osi Collect	Unsecured	120.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	160.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,387.00	1,387.89	1,387.89	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SANFORD KAHN	Unsecured	800.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	4,363.00	7,733.82	7,733.82	0.00	0.00
US DEPT OF EDUCATION	Unsecured	3,184.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VALUE AUTO MART	Unsecured	10,131.00	10,150.27	10,150.27	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,663.18	\$119.44	\$219.89
TOTAL SECURED:	\$4,663.18	\$119.44	\$219.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$37,772.67	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,410.67</u>	
Disbursements to Creditors	<u>\$339.33</u>	
TOTAL DISBURSEMENTS :		<u>\$1,750.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.